MEXHIBIT "4"

MORTGAGE 10 MGE 89

THIS MORTGAGE, made this day of Schooler Concended 19 46

by Harry Vernon Burkett. Jr., and Mary Anna Burkett, his wife.

Privilege is reserved to pay this debt in whole or in an amount equal to one or more monthly payments on the principal that are next due, on the first day of any month prior to maturity. And

WHEREAS it was a condition precedent to the making of the aforesaid loan that the re-payment thereof, with interest, should be secured by the execution of these presents.

Said sum of \$3750.00 so secured being part of the purchase price for the property herein described.

NOW, THEREFORE, This Mortgage Witnesseth: That for and in consideration of the premises and the sum of Ten Dollars (\$10.00), current money in hand paid (1), (we), (35) the said Harry Vernon Burkett.

do (2001) hereby grant and convey in see simple unto the said FARMERS & MECHANICS NATIONAL BANK a body corporate, FREDERICK, MD., its successors or assigns, all that pleas of pancel of land situate, lying and being in Page arora Election District, Frederick County, Maryland, and beginning for the same at a point on the Rocky Springs Road where land now or formerly owned by George S. Rodock, Jr., and wife, adjoins the presenty now or formerly owned by F. V. Staub, and running west 101 feet to a point, then ce south 146 feet to a point, then east 181 feet, to a point, then north 146 feet to the place of beginning.

It being the same real estate which was conveyed unto Harry Vernon Burkett, Jr., and Mary Anna Burkett, his wife, by deed from Ulysses L. Fisher and Annie M. Fisher, his wife, dated Getoberham 1946, and intended to be recorded prior to the recording of this mortgage among the Land Records for Frederick County.

And being also the same real estate which was conveyed unto Mysses L. Fisher and Annie M. Fisher, his wife, by deed from George S. Rodock, Jr., and Cornelia L. Rodock, his wife, dated September 24, 1943, and recorded in Liber No. 439, folio 407, one of the Land Records for Frederick County.